



06/29/2012

GERALD NIESEN
2140 SWEENEY RD
LOMPOC, CA 934369430

Re: Results of Reinvestigation

Dear Consumer:

The reinvestigation of the items you disputed in your credit report has been completed. Enclosed is a supplemental report that reflects the results of the reinvestigation. Please note that with respect to information that CoreLogic Credco ("Credco") received from the three national credit repositories (Equifax, Experian, Trans Union) (the "Repository Information"), Credco acts as a reseller of such information and does not maintain a database of Repository Information to produce new credit reports. Thus, modifications and deletions to Repository Information are based on information we received from the repositories or the failure of the repositories to respond within the statutory period. If disputed information has not been changed, the applicable repositories verified it. In all cases, we provided the applicable repositories with all the relevant information you provided to us.

You may wish to contact the repositories directly to confirm that these modifications and deletions are reflected in their files. If not, subsequent consumer reports they prepare on you may continue to contain the disputed information.

EXPERIAN
P.O. Box 2106
Allen, TX 75013
Attn: NCAC
1-888-397-3742
www.experian.com

TRANS UNION
P.O. Box 1000
Chester, PA 19022
Attn: Disputes
1-800-888-4213
www.transunion.com

EQUIFAX
P.O. Box 740256
Atlanta, GA 30374
Attn: Disputes
1-800-685-1111
www.equifax.com

At your request, we will provide you with the name and address, and phone number (if available) of any other information provider we contacted and a description of the procedures we used to determine the accuracy and completeness of your disputed information. If the reinvestigation does not resolve the dispute, you have the right to add a statement ("statement of dispute") to the consumer file we maintain on you disputing the accuracy or completeness of the information.

IF ANY INFORMATION HAS BEEN DELETED BECAUSE IT HAS BEEN FOUND TO BE INACCURATE OR BECAUSE ITS ACCURACY CAN NO LONGER BE VERIFIED, THEN, UPON YOUR REQUEST, WE WILL FURNISH NOTIFICATION THAT THE ITEM HAS BEEN DELETED, OR A SUMMARY OF YOUR STATEMENT OF DISPUTE, TO ANY PERSON SPECIFICALLY DESIGNATED BY YOU WHO HAS RECENTLY RECEIVED A CREDIT REPORT ON YOU FROM US, WHICH CONTAINED THE DELETED OR DISPUTED INFORMATION.

Please note that (a) the dispute will remain on file with us as long as the information is used, and (b) the details of the dispute will be furnished to any recipient as long as the information is retained by us. In addition, if your statement of dispute pertains only to Repository Information, you may send your statement of dispute directly to the applicable national repository or return to us and we will forward the form to the applicable national repository on your behalf so that your dispute statement can be added to their files on a permanent basis.

For your information, enclosed is a summary of your rights under the Fair Credit Reporting Act published by the Federal Trade Commission and any applicable state summary of rights.

Sincerely,

CoreLogic Credco
Consumer Dispute Division